



Doonan, Graves & Longoria LLC

ATTORNEYS AT LAW | EXCELLENCE DAILY

100 CUMMINGS CENTER, SUITE 303C
BEVERLY, MASSACHUSETTS 01915

978.921.2670 | WWW.DGANDL.COM
HRS: MON-FRI 9 AM-4 PM

October 24, 2024

VIA CERTIFICATE OF MAILING
AND REGULAR MAIL

James Dillon
58 Gray Road
Gorham, ME 04038

Certified Article Number

9414 7266 9904 2212 7579 44

SENDER'S RECORD

**NOTICE OF MORTGAGOR'S RIGHT TO CURE
THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED
WILL BE USED FOR THAT PURPOSE.**

Re: Property Address: 58 Gray Road, Gorham, ME 04038
Loan Number:

Dear Mortgagor:

This letter is being sent by Doonan, Graves & Longoria, LLC, as Attorney in Fact and agent for the Servicer and Mortgagee. Doonan, Graves & Longoria, LLC is authorized to send this notice by and on behalf of the Servicer, Select Portfolio Servicing, Inc., the Mortgagee, U.S. Bank Trust National Association, not in its individual capacity, but solely as trustee of Citigroup Mortgage Loan Trust 2020-RP2 and the Owner/Investor, U.S. Bank Trust National Association, not in its individual capacity, but solely as trustee of Citigroup Mortgage Loan Trust 2020-RP2 pursuant to the terms of the subject Note, Mortgage and Title 14, Sec. 6111.

Your loan is in default for failure to make payments of principal and interest when due. This delinquency represents a breach of your Note and Mortgage in favor of America's Wholesale Lender its successors and assigns (if MERs) dated May 29, 2003, and recorded in the Cumberland County Registry of Deeds in Book 19509, Page 58. This firm is relying on information provided by the Servicer. **If you are in Bankruptcy or received a Bankruptcy discharge of this debt, this letter is not an attempt to collect the debt, but notice of possible enforcement of our lien against the collateral property.**

An itemization of all past due amounts, including, but not limited to, reasonable interest and late charges, attorney's fees and other reasonable fees and costs, causing the loan to be in default is as follows:

EXHIBIT
M

| Due Date | Principal and Interest | Taxes | Insurance | Escrow Adjustment | Payment Due |
|---------------------------------|------------------------|----------|-----------|-------------------|-------------------|
| April 1, 2024 | \$540.16 | \$380.90 | \$82.50 | \$189.68 | 1,193.24 |
| May 1, 2024 | \$540.16 | \$380.90 | \$82.50 | \$189.68 | 1,193.24 |
| June 1, 2024 | \$540.16 | \$407.57 | \$108.08 | \$0.00 | 1,055.81 |
| July 1, 2024 | \$540.16 | \$407.57 | \$108.08 | \$0.00 | 1,055.81 |
| August 1, 2024 | \$540.16 | \$407.57 | \$108.08 | \$0.00 | 1,055.81 |
| September 1, 2024 | \$540.16 | \$407.57 | \$108.08 | \$0.00 | 1,055.81 |
| October 1, 2024 | \$540.16 | \$407.57 | \$108.08 | \$0.00 | 1,055.81 |
| Late Charges | | | | | 351.00 |
| Property Inspections | | | | | 487.91 |
| Property Valuations | | | | | 227.00 |
| Attorney Fees/Foreclosure Costs | | | | | 1,110.00 |
| Unapplied Balance | | | | | (56.34) |
| Total Amount Due | | | | | \$9,785.10 |

A portion of the amount due is reasonable interest in the amount of \$2,565.86.

The total amount due does not include any amounts that become due after the date of the notice.

You have the right to cure the default within **35 days of receipt** of this notice by sending payment in the amount of \$9,785.10 in the form of **certified and/or cashier's check(s) and/or money order(s)** in full to:

Select Portfolio Servicing, Inc.
Attn: PAYOFF DEPARTMENT
PO BOX 65450
Salt Lake City, UT 84165
Overnight Address:
3217 S. Decker Lake Dr.
Salt Lake City, UT 84119

Please include the loan number, borrower's name and property address on your check. If the default is not cured within this time-frame, the mortgagee may exercise its right to accelerate payment of this loan. Failure to cure this default may result in the sale of the property secured by this mortgage at a foreclosure sale. If the full amount listed above is paid within 35 days of receipt of this letter any other fees and costs due as of this date will be waived. To reach a person with authority to modify a mortgage loan, please contact Select Portfolio Servicing, Inc. at (888) 818-6032 to discuss your loan.

Pursuant to Title 14, Section 6111 of M.R.S.A., you have the right to cure the default by full payment of all amounts that are due without acceleration, including reasonable interest and late charges specified in the mortgage or note as well as reasonable attorney's fees. If you meet the conditions above, you will have the right to have the mortgagee's enforcement of this Security

Instrument discontinued and to have the Note and the Security Agreement remain fully effective as if immediate payment in full had never been required. You have the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Note and under the Security Instrument, and to present any other defenses that you may have.

You may have options available other than foreclosure. You may discuss available options with the mortgagee, which is U.S. Bank Trust National Association, not in its individual capacity, but solely as trustee of Citigroup Mortgage Loan Trust 2020-RP2, the mortgage servicer, which is Select Portfolio Servicing, Inc. or a counselor approved by the United States Department of Housing and Urban Development. You are encouraged to explore available options prior to the end of the right-to-cure period.

As defined under Maine Law, U.S. Bank Trust National Association, not in its individual capacity, but solely as trustee of Citigroup Mortgage Loan Trust 2020-RP2 is the Owner/Investor in the note and mortgage, which is the subject of this letter.

Where mediation is available under 14 M.R.S.A. section 6321-A, you may request mediation to explore options for avoiding foreclosure judgment.

A list of all counseling agencies approved by the United States Department of Housing and Urban Development operating to assist mortgagors in the State to avoid foreclosure is attached. The attached list is integrated as if set forth in full. You may also review this list by visiting the following website:
<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=me>

To reach people having authority to modify your mortgage loan, please contact Select Portfolio Servicing, Inc. at the address below in order to resolve all matters relating to this mortgage and any foreclosure proceedings thereunder and to discuss options other than foreclosure.

Select Portfolio Servicing, Inc.
Loss Mitigation Department/Loan Resolution
3217 S. Decker Lake Drive
Salt Lake City, UT 84119
(888) 818-6032

NOTICE OF IMPORTANT RIGHTS

Pursuant to the Federal Fair Debt Collection Practices Act (15 USCS Sec. 1692), a consumer debtor is required to be sent the following notice: (1) unless the consumer, within thirty days after receipt of this notice, disputes the validity of the debt or any portion thereof, the debt will be assumed to be valid by the debt collector; (2) if the consumer notifies the debt collector in writing with the thirty-day period that the debt, or any portion thereof, is disputed, the debt collector will obtain verification of the debt or a copy of a judgment against the consumer and copy of such verification or judgment will be mailed to the consumer by the debt collector; and (3) upon the consumer's written request within the thirty-day period, the debt collector will provide the consumer with the name and address of the original creditor, if different from the current creditor. The law firm of Doonan, Graves & Longoria, LLC is acting as the debt collector, pursuant to the Federal Fair Debt Collection Practices Act. Any information will be used for that purpose. The Federal Trade Commission has ruled that the Federal Fair Debt Collection does not preclude the institution of

legal action prior to the expiration of the thirty day period. If you are in bankruptcy or received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt against you personally, but is notice of a possible enforcement of the lien against the collateral property.

Very truly yours,
Select Portfolio Servicing, Inc.
U.S. Bank Trust National Association, not in
its individual capacity, but solely as trustee of
Citigroup Mortgage Loan Trust 2020-RP2

by its attorney



Reneau J. Longoria, Esq.

CB

cc: Client

Bureau of Consumer Credit Protection

Attachment: HUD Approved Housing Counseling Agencies

1011.35

HUD Housing Counseling Agencies located in MAINE

| HUD Agency Name | Phone Toll-Free Fax Number Email Website Agency ID | Address | Languages |
|--|--|---|------------------------|
| PENQUIS COMMUNITY ACTION PROGRAM | P: 207-973-3500 T: F: E: N/A W: www.penquis.org A: 81649 | 262 Harlow St Bangor, Maine 04401-4952 | - English |
| COASTAL ENTERPRISES, INCORPORATED | P: 207-504-5900 T: 877-340-2649 F: E: jason.thomas@ceimaine.org W: www.ceimaine.org A: 80985 | 30 Federal Street Suite 100 BRUNSWICK, Maine 04011-1510 | - English - Spanish |
| AVESTA HOUSING DEVELOPMENT CORPORATION | P: 207-553-7780-3347 T: 800-339-6516 F: 207-553-7778 E: ndigeronimo@avestahousing.org W: www.avestahousing.org A: 81144 | 307 Cumberland Avenue PORTLAND, Maine 04101-4920 | - English |
| YORK COUNTY COMMUNITY ACTION AGENCY | P: 207-324-5762 T: F: 207-490-5026 E: meaghan.arzberger@yccac.org W: www.yccac.org A: 81150 | 6 Spruce Street SANFORD, Maine 04073-2917 | - English |
| COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE | P: 207-333-6419 T: 800-866-5588 F: 207-795-4069 E: homequest@community-concepts.org W: https://www.ccimaine.org/ A: 81580 | 17 Market Sq South Paris, Maine 04281-1533 | - English |
| KENNEBEC VALLEY COMMUNITY ACTION PROGRAM | P: 207-859-1500 T: 800-542-8227 F: E: housing@kvcap.org W: www.kvcap.org A: 81685 | 101 Water St Waterville, Maine 04901-6339 | |

National Foreclosure Mitigation Counseling (NFMC) grantees through NeighborWorks America located in MAINE

| Agency Name | Phone Website | Address | Languages |
|--------------------------|--|--|-----------|
| MMI - Auburn | Phone: 800-873-2227 Web: | 250 Center St., Ste. 205 Auburn, Maine 4210 | - English |
| MMI - Bangor | Phone: 800-308-2227 Web: www.moneymanagement.org | 175 Exchange St., Ste. 200 Bangor, Maine 4401 | - English |
| Penquis, Inc | Phone: 207-973-3500 Web: www.penquis.org | 262 Harlow Street Bangor, Maine 04402 | - English |
| Community Concepts, Inc. | Phone: 207-743-7716 Web: www.community-concepts.org | 240 Bates Street Lewiston, Maine 04240 | - English |

| | | | |
|--|--|--|-----------|
| Avesta Housing Development Corporation | Phone: 207-553-7777 Web: www.vestahousing.org | 307 Cumberland Avenue Portland, Maine 04101 | - English |
| MMI - South Portland | Phone: 800-873-2227 Web: | 111 Wescott Road South Portland, Maine 4106 | - English |
| MMI - South Portland | Phone: 800-308-2227 Web: www.moneymanagement.org | 111 Wescott Road South Portland, Maine 4106 | - English |
| Kennebec Valley Community Action Program | Phone: 800-542-8227 Web: www.kvcap.org | 97 Water Street Waterville, Maine 04901 | - English |

<https://apps.hud.gov/offices/hsg/sfh/hcc/fc/index.cfm?webListAction=search&searchstate=ME&filterSvc=dfc>



UNITED STATES
POSTAL SERVICE

Certificate Of
Mailing

To pay fee, affix stamps or meter
postage here

This Certificate of Mailing provides evidence that mail has been presented to USPS for mailing.
This form may be used for domestic and international mail.

From:

Doonan, Graves & Longoria, LLC
100 Cummings Center, Suite 303C
Beverly, MA 01915

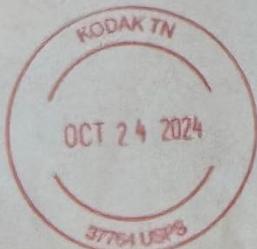
To:

James Dillon
58 Gray Road
Gorham, ME 04038

PS Form 3817, April 2007 PSN 7530-02-000-9065



Postmark Here





Dillon - 1011.35 - CB



Dillon - 1011.35 - CB

From: [Nobody](#)
To: [Courtney Ball](#)
Subject: Pre-Foreclosure Reporting Form Submission
Date: Friday, October 25, 2024 9:30:14 AM

Your pre-foreclosure reporting form has been successfully submitted to the Bureau of Consumer Credit Protection. Here is a copy of your submission.

Mortgage Information

Company providing the notice:Doonan, Graves and Longoria LLC
Owner of the mortgage:U.S. Bank Trust National Association, not in its individual capacity, but solely as trustee of Citigroup Mortgage Loan Trust 2020-RP2
What term best describes the owner of the mortgage?:Private mortgage lender
Filer's Email Address:cb@dgndl.com
Contact information for persons having the authority to modify the mortgage to avoid foreclosure:Select Portfolio Servicing, Inc.
Loss Mitigation Department/Loan Resolution
3217 S. Decker Lake Drive
Salt Lake City, UT 84119
(888) 818-6032

Consumer Information

Consumer First name:James
Consumer Middle Initial/Middle Name:
Consumer Last name:Dillon
Consumer Suffix:
Property Address line 1:58 Gray Road
Property Address line 2:
Property Address line 3:
Property Address City/Town:Gorham
Property Address State:
Property Address zip code:04038
Property Address County:Cumberland

Notification Details

Date notice was mailed:10/24/2024
Amount needed to cure default:9785.10
Consumer Address line 1:58 Gray Road
Consumer Address line 2:
Consumer Address line 3:
Consumer Address City/Town:Gorham
Consumer Address State:ME
Consumer Address zip code:04038
CAUTION: This email originated from outside the organization. Do not click links or open attachments until you confirm that the sender is trusted, sent the message intentionally, and the content is safe. Recognizing the sender does not guarantee safety. If it seems odd, please contact support or the sender directly.

